

Form 603

Corporations Act 2001
Section 671B

Notice of initial substantial holder

To Company Name/Scheme BENDIGO AND ADELAIDE BANK LTD

ACN/ARSN 068 049 178

1. Details of substantial holder (1)

Name BlackRock Group (BlackRock Inc. and subsidiaries named in Annexures
ACN/ARSN (if applicable) to this form)

The holder became a substantial holder on 11 /03 /2025

2. Details of voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Person's votes (5)	Voting power (6)
ORD	28,470,194	28,470,194	5.01

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest (7)	Class and number of securities
Annexure A & D		

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
see Annexure A			

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)		Class and number of securities
		Cash	Non-cash	
see Annexure B				

6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
see Annexure A	

7. Addresses

The addresses of persons named in this form are as follows:

Name	Address
see Annexure C	

Signature

print name Jack Tuberosa

capacity Authorised Signatory*

sign here

date 13 / 03 / 2025

* At a meeting of the Board on 22 November 2013, the Directors resolved to approve the delegation of the preparation and lodgement of substantial shareholder notices on behalf of BlackRock Investment Management (Australia) Limited.

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 7 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an associate has a relevant interest in.
- (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (7) Include details of:
 - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
- (9) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

13-Mar-25

Jack Tuberosa,
Authorised Signatory

Date

3. Details of Relevant Interests

4. Details of present registered holders

6. Associates

Holder of Relevant Interests Name and ACN / ARSN (if applicable)	Nature of Relevant Interest	Registered Holder of Securities	Person entitled to be registered as holder	Class and number of Securities	Person's votes	Nature of Association
APERIO GROUP LLC	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	BOA-MERRILL LYNCH INTL PRIME BROKER - NEW YORK		ORD 229,731	229,731	subsidiary of BlackRock Inc.
BlackRock Advisors (UK) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	BNYM-BONY DUBLIN		ORD 826,652	826,652	subsidiary of BlackRock Inc.
BlackRock Advisors (UK) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	BNYM-BONY EUROPE - LONDON		ORD 194,982	194,982	subsidiary of BlackRock Inc.
BlackRock Advisors (UK) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	JPM-JPM CHASE - LONDON		ORD 299	299	subsidiary of BlackRock Inc.
BlackRock Advisors (UK) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	SSB-STATE STREET DUBLIN		ORD 415,279	415,279	subsidiary of BlackRock Inc.
BlackRock Advisors (UK) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	STATE STREET BANK, MUNICH, ZURICH BRANCH		ORD 103,244	103,244	subsidiary of BlackRock Inc.
BlackRock Asset Management Canada Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	SSB-STATE STREET SACRAMENTO		ORD 192,312	192,312	subsidiary of BlackRock Inc.
BlackRock Asset Management Deutschland AG	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	SSB-STATE STREET BANK, GERMANY		ORD 5,889,128	5,889,128	subsidiary of BlackRock Inc.
BlackRock Asset Management North Asia Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	CITI-CITIBANK, HONG KONG		ORD 3,056	3,056	subsidiary of BlackRock Inc.
BlackRock Asset Management North Asia Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	Northern Trust Singapore		ORD 624	624	subsidiary of BlackRock Inc.
BlackRock Financial Management, Inc.	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	BNYM-THE BANK OF NEW YORK		ORD 101,277	101,277	subsidiary of BlackRock Inc.
BlackRock Financial Management, Inc.	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	NT-NORTHERN TRUST UK		ORD 11,876	11,876	subsidiary of BlackRock Inc.
BlackRock Financial Management, Inc.	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	SSB-SSB NEW YORK INSTITUTIONAL		ORD 162,465	162,465	subsidiary of BlackRock Inc.
BlackRock Fund Advisors	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	SSB-STATE STREET BANK, BOSTON		ORD 164,155	164,155	subsidiary of BlackRock Inc.
BlackRock Fund Advisors	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	SSB-STATE STREET SACRAMENTO		ORD 6,538,065	6,538,065	subsidiary of BlackRock Inc.
BlackRock Institutional Trust Company, National Association	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	BNYM-THE BANK OF NEW YORK		ORD 184,836	184,836	subsidiary of BlackRock Inc.
BlackRock Institutional Trust Company, National Association	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	JPM-JP MORGAN CHASE - NEW YORK		ORD 4,968,272	4,968,272	subsidiary of BlackRock Inc.
BlackRock Institutional Trust Company, National Association	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, responsible entity or trustee.	SSB-SSB NEW YORK INSTITUTIONAL		ORD 33,512	33,512	subsidiary of BlackRock Inc.

Holder of Relevant Interests Name and ACN / ARSN (if applicable)	Nature of Relevant Interest	Registered Holder of Securities	Person entitled to be registered as holder	Class and number of Securities	Person's votes	Nature of Association
BlackRock Institutional Trust Company, National Association	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, reponsible entity or trustee.	SSB-STATE STREET SACRAMENTO		ORD 1,084	1,084	subsidiary of BlackRock Inc.
BlackRock Investment Management (Australia) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, reponsible entity or trustee.	BNP-BNP PARIBAS AUSTRALIA - COGENT		ORD 96,411	96,411	subsidiary of BlackRock Inc.
BlackRock Investment Management (Australia) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, reponsible entity or trustee.	CITI-CITIBANK, HONG KONG		ORD 277,650	277,650	subsidiary of BlackRock Inc.
BlackRock Investment Management (Australia) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, reponsible entity or trustee.	JPM-JPM CHASE - SYDNEY		ORD 3,436,356	3,436,356	subsidiary of BlackRock Inc.
BlackRock Investment Management (Australia) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, reponsible entity or trustee.	NAB-NATIONAL AUSTRALIA BANK LIMITED - MELBOURNE		ORD 1,188,587	1,188,587	subsidiary of BlackRock Inc.
BlackRock Investment Management (Australia) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, reponsible entity or trustee.	Northern Trust Singapore		ORD 1,262,786	1,262,786	subsidiary of BlackRock Inc.
BlackRock Investment Management (UK) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, reponsible entity or trustee.	BNYM-BANK OF NY BRUS		ORD 763,442	763,442	subsidiary of BlackRock Inc.
BlackRock Investment Management (UK) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, reponsible entity or trustee.	BNYM-BONY EUROPE - LONDON		ORD 338,993	338,993	subsidiary of BlackRock Inc.
BlackRock Investment Management (UK) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, reponsible entity or trustee.	CITI-CITIBANK, LONDON		ORD 112,887	112,887	subsidiary of BlackRock Inc.
BlackRock Investment Management (UK) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, reponsible entity or trustee.	HSBC-HSBC - LONDON		ORD 207,959	207,959	subsidiary of BlackRock Inc.
BlackRock Investment Management (UK) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, reponsible entity or trustee.	JPM-JP MORGAN CHASE - NEW YORK		ORD 24,184	24,184	subsidiary of BlackRock Inc.
BlackRock Investment Management (UK) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, reponsible entity or trustee.	NT-NORTHERN TRUST UK		ORD 580,538	580,538	subsidiary of BlackRock Inc.
BlackRock Investment Management (UK) Limited	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, reponsible entity or trustee.	SSB-STATE STREET LONDON		ORD 140,659	140,659	subsidiary of BlackRock Inc.
BlackRock Investment Management, LLC	Power to control the exercise of a right to vote attached to securities and/or the power to dispose of securities held in its capacity as investment manager, reponsible entity or trustee.	JPM-JP MORGAN CHASE - NEW YORK		ORD 18,893	18,893	subsidiary of BlackRock Inc.

This is Annexure B of 5 pages referred to in form 603 Notice of initial substantial shareholder

13-Mar-25

Jack Tuberosa,
Authorised Signatory

Date

5. Consideration

BENDIGO AND ADELAIDE BANK LTD (BEN)

Holder of Relevant Interest	Date of Acquisition / Trans on a prescribed fin'l mkt		Consideration			Class and number of securities affected	Person's votes affected
			Cash	Non-cash	CCY		
BlackRock Fund Advisors	12-Nov-24	no	n/a	in specie	AUD	ORD 12,404	12,404
BlackRock Advisors (UK) Limited	12-Nov-24	yes	12.55	on mkt buy	AUD	ORD 3,056	3,056
BlackRock Institutional Trust Company, National Association	12-Nov-24	yes	12.55	on mkt buy	AUD	ORD 15,229	15,229
BlackRock Investment Management (Australia) Limited	13-Nov-24	yes	12.60	on mkt buy	AUD	ORD 5,021	5,021
BlackRock Fund Advisors	14-Nov-24	no	n/a	in specie	AUD	ORD 7,871	7,871
BlackRock Capital Management, Inc.	14-Nov-24	yes	12.58	on mkt buy	AUD	ORD 1,050	1,050
BlackRock Investment Management (Australia) Limited	14-Nov-24	yes	12.58	on mkt buy	AUD	ORD 4,249	4,249
BlackRock Investment Management (Australia) Limited	14-Nov-24	yes	12.58	on mkt buy	AUD	ORD 8,770	8,770
BlackRock Investment Management (Australia) Limited	14-Nov-24	yes	12.58	on mkt buy	AUD	ORD 12,863	12,863
BlackRock Investment Management (Australia) Limited	15-Nov-24	no	n/a	in specie	AUD	ORD 107,068	107,068
BlackRock Fund Advisors	15-Nov-24	no	n/a	in specie	AUD	ORD 10,416	10,416
BlackRock Investment Management (UK) Limited	15-Nov-24	yes	12.82	on mkt buy	AUD	ORD 14,683	14,683
BlackRock Investment Management (Australia) Limited	15-Nov-24	yes	12.82	on mkt buy	AUD	ORD 3,587	3,587
BlackRock Fund Advisors	15-Nov-24	yes	12.82	on mkt buy	AUD	ORD 3,000	3,000
BlackRock Advisors (UK) Limited	18-Nov-24	yes	13.20	on mkt buy	AUD	ORD 765	765
BlackRock Advisors (UK) Limited	18-Nov-24	yes	13.20	on mkt buy	AUD	ORD 765	765
BlackRock Capital Management, Inc.	18-Nov-24	yes	13.20	on mkt buy	AUD	ORD 1,097	1,097
BlackRock Investment Management (Australia) Limited	18-Nov-24	yes	13.20	on mkt buy	AUD	ORD 3,987	3,987
BlackRock Investment Management (Australia) Limited	18-Nov-24	yes	13.20	on mkt buy	AUD	ORD 2,661	2,661
BlackRock Investment Management (Australia) Limited	18-Nov-24	yes	13.20	on mkt buy	AUD	ORD 9,622	9,622
BlackRock Asset Management Deutschland AG	19-Nov-24	yes	13.43	on mkt buy	AUD	ORD 11,945	11,945
BlackRock Advisors (UK) Limited	19-Nov-24	yes	13.43	on mkt buy	AUD	ORD 4,590	4,590
BlackRock Investment Management (Australia) Limited	20-Nov-24	yes	13.38	on mkt buy	AUD	ORD 1,408	1,408
BlackRock Investment Management (Australia) Limited	25-Nov-24	yes	13.37	on mkt buy	AUD	ORD 975	975
BlackRock Investment Management (Australia) Limited	25-Nov-24	yes	13.37	on mkt buy	AUD	ORD 5,706	5,706
BlackRock Institutional Trust Company, National Association	25-Nov-24	yes	13.37	on mkt buy	AUD	ORD 25,493	25,493
BlackRock Financial Management, Inc.	25-Nov-24	yes	13.37	on mkt buy	AUD	ORD 23,901	23,901
BlackRock Financial Management, Inc.	25-Nov-24	yes	13.37	on mkt buy	AUD	ORD 7,193	7,193
BlackRock Investment Management (Australia) Limited	25-Nov-24	yes	13.37	on mkt buy	AUD	ORD 5,750	5,750
BlackRock Asset Management Deutschland AG	26-Nov-24	yes	13.22	on mkt buy	AUD	ORD 8,934	8,934
APERIO GROUP LLC	27-Nov-24	no	n/a	in specie	AUD	ORD 35,287	35,287
BlackRock Investment Management (Australia) Limited	28-Nov-24	yes	13.44	on mkt buy	AUD	ORD 4,600	4,600
BlackRock Investment Management (Australia) Limited	28-Nov-24	yes	13.44	on mkt buy	AUD	ORD 575	575
BlackRock Fund Advisors	29-Nov-24	no	n/a	in specie	AUD	ORD 7,544	7,544
BlackRock Fund Advisors	29-Nov-24	no	n/a	in specie	AUD	ORD 9,017	9,017
BlackRock Fund Advisors	29-Nov-24	no	n/a	in specie	AUD	ORD 18,788	18,788
BlackRock Institutional Trust Company, National Association	29-Nov-24	yes	13.42	on mkt buy	AUD	ORD 14,656	14,656
BlackRock Asset Management Deutschland AG	02-Dec-24	yes	13.38	on mkt buy	AUD	ORD 5,958	5,958

Holder of Relevant Interest	Date of Acquisition / Trans on a prescribed fin'l mkt		Consideration			Class and number of securities affected	Person's votes affected
			Cash	Non-cash	CCY		
BlackRock Institutional Trust Company, National Association	02-Dec-24	yes	13.38	on mkt buy	AUD	ORD 168	168
BlackRock Asset Management Deutschland AG	03-Dec-24	yes	13.54	on mkt buy	AUD	ORD 5,960	5,960
BlackRock Asset Management Deutschland AG	03-Dec-24	yes	13.54	on mkt buy	AUD	ORD 8,940	8,940
BlackRock Advisors (UK) Limited	03-Dec-24	yes	13.54	on mkt buy	AUD	ORD 2,295	2,295
BlackRock Advisors (UK) Limited	04-Dec-24	yes	13.44	on mkt buy	AUD	ORD 1,530	1,530
BlackRock Asset Management Deutschland AG	05-Dec-24	yes	13.56	on mkt buy	AUD	ORD 2,981	2,981
BlackRock Investment Management (Australia) Limited	06-Dec-24	yes	13.50	on mkt buy	AUD	ORD 1,309	1,309
BlackRock Advisors (UK) Limited	09-Dec-24	yes	13.46	on mkt buy	AUD	ORD 27,540	27,540
BlackRock Investment Management (UK) Limited	09-Dec-24	yes	13.46	on mkt buy	AUD	ORD 6,758	6,758
BlackRock Institutional Trust Company, National Association	09-Dec-24	no	n/a	in specie	AUD	ORD 19,634	19,634
BlackRock Asset Management Deutschland AG	10-Dec-24	yes	13.30	on mkt buy	AUD	ORD 11,968	11,968
BlackRock Investment Management (Australia) Limited	11-Dec-24	yes	13.26	on mkt buy	AUD	ORD 1,725	1,725
BlackRock Investment Management (Australia) Limited	11-Dec-24	yes	13.26	on mkt buy	AUD	ORD 6,900	6,900
BlackRock Investment Management (Australia) Limited	11-Dec-24	yes	13.26	on mkt buy	AUD	ORD 286	286
BlackRock Advisors (UK) Limited	13-Dec-24	yes	13.23	on mkt buy	AUD	ORD 767	767
BlackRock Advisors (UK) Limited	13-Dec-24	yes	13.23	on mkt buy	AUD	ORD 5,526	5,526
BlackRock Fund Advisors	17-Dec-24	no	n/a	in specie	AUD	ORD 5,244	5,244
BlackRock Asset Management Deutschland AG	17-Dec-24	yes	13.46	on mkt buy	AUD	ORD 2,984	2,984
BlackRock Asset Management Deutschland AG	17-Dec-24	yes	13.46	on mkt buy	AUD	ORD 5,968	5,968
BlackRock Advisors (UK) Limited	17-Dec-24	yes	13.46	on mkt buy	AUD	ORD 2,301	2,301
BlackRock Asset Management Deutschland AG	18-Dec-24	yes	13.47	on mkt buy	AUD	ORD 2,984	2,984
BlackRock Asset Management Deutschland AG	18-Dec-24	yes	13.47	on mkt buy	AUD	ORD 11,936	11,936
BlackRock Fund Advisors	18-Dec-24	yes	13.47	on mkt buy	AUD	ORD 2,698	2,698
BlackRock Institutional Trust Company, National Association	19-Dec-24	yes	13.28	on mkt buy	AUD	ORD 6,331	6,331
BlackRock Advisors (UK) Limited	19-Dec-24	no	n/a	collateral transfer	AUD	ORD 6,794	6,794
BlackRock Investment Management (Australia) Limited	20-Dec-24	yes	12.77	on mkt buy	AUD	ORD 1,019	1,019
BlackRock Asset Management Deutschland AG	20-Dec-24	yes	12.77	on mkt buy	AUD	ORD 8,949	8,949
BlackRock Asset Management Deutschland AG	20-Dec-24	yes	12.77	on mkt buy	AUD	ORD 17,898	17,898
BlackRock Investment Management (Australia) Limited	23-Dec-24	yes	13.08	on mkt buy	AUD	ORD 15,461	15,461
BlackRock Investment Management (Australia) Limited	23-Dec-24	yes	13.08	on mkt buy	AUD	ORD 5,470	5,470
BlackRock Investment Management (Australia) Limited	23-Dec-24	yes	13.08	on mkt buy	AUD	ORD 2,402	2,402
BlackRock Investment Management (Australia) Limited	23-Dec-24	yes	13.08	on mkt buy	AUD	ORD 1,759	1,759
BlackRock Advisors (UK) Limited	24-Dec-24	yes	13.18	on mkt buy	AUD	ORD 3,714	3,714
APERIO GROUP LLC	24-Dec-24	no	n/a	in specie	AUD	ORD 80,471	80,471
BlackRock Asset Management Deutschland AG	27-Dec-24	yes	13.19	on mkt buy	AUD	ORD 11,940	11,940
BlackRock Asset Management Deutschland AG	27-Dec-24	yes	13.19	on mkt buy	AUD	ORD 1,860	1,860
BlackRock Fund Advisors	30-Dec-24	no	n/a	in specie	AUD	ORD 1,905	1,905
BlackRock Investment Management (Australia) Limited	30-Dec-24	yes	13.21	on mkt buy	AUD	ORD 1,150	1,150
BlackRock Institutional Trust Company, National Association	30-Dec-24	yes	13.21	on mkt buy	AUD	ORD 72,116	72,116
APERIO GROUP LLC	31-Dec-24	no	n/a	in specie	AUD	ORD 80,471	80,471
BlackRock Fund Advisors	02-Jan-25	no	n/a	in specie	AUD	ORD 222	222
BlackRock Fund Advisors	03-Jan-25	no	n/a	in specie	AUD	ORD 3,360	3,360
BlackRock Fund Advisors	03-Jan-25	no	n/a	in specie	AUD	ORD 5,376	5,376
BlackRock Investment Management (Australia) Limited	03-Jan-25	yes	13.15	on mkt buy	AUD	ORD 2,300	2,300
BlackRock Asset Management Deutschland AG	03-Jan-25	yes	13.15	on mkt buy	AUD	ORD 5,970	5,970

Holder of Relevant Interest	Date of Acquisition / Trans on a prescribed fin'l mkt		Consideration			Class and number of securities affected		Person's votes affected
			Cash	Non-cash	CCY			
BlackRock Investment Management (Australia) Limited	06-Jan-25	yes	13.16	on mkt buy	AUD	ORD	16,100	16,100
BlackRock Fund Advisors	06-Jan-25	yes	13.16	on mkt buy	AUD	ORD	12,346	12,346
BlackRock Institutional Trust Company, National Association	06-Jan-25	yes	13.16	on mkt buy	AUD	ORD	543	543
BlackRock Investment Management (Australia) Limited	07-Jan-25	yes	13.28	on mkt buy	AUD	ORD	13,800	13,800
BlackRock Asset Management Deutschland AG	07-Jan-25	yes	13.28	on mkt buy	AUD	ORD	5,972	5,972
BlackRock Fund Advisors	08-Jan-25	no	n/a	in specie	AUD	ORD	16,080	16,080
BlackRock Fund Advisors	08-Jan-25	no	n/a	in specie	AUD	ORD	1,340	1,340
BlackRock Fund Advisors	08-Jan-25	no	n/a	in specie	AUD	ORD	2,345	2,345
BlackRock Investment Management (Australia) Limited	08-Jan-25	yes	13.48	on mkt buy	AUD	ORD	14,950	14,950
BlackRock Asset Management Deutschland AG	08-Jan-25	yes	13.48	on mkt buy	AUD	ORD	2,986	2,986
BlackRock Investment Management (Australia) Limited	09-Jan-25	yes	13.38	on mkt buy	AUD	ORD	31,050	31,050
BlackRock Fund Advisors	10-Jan-25	no	n/a	in specie	AUD	ORD	3,663	3,663
BlackRock Fund Advisors	10-Jan-25	no	n/a	in specie	AUD	ORD	3,663	3,663
BlackRock Asset Management Deutschland AG	10-Jan-25	yes	13.24	on mkt buy	AUD	ORD	14,925	14,925
BlackRock Asset Management Deutschland AG	10-Jan-25	yes	13.24	on mkt buy	AUD	ORD	8,576	8,576
BlackRock Advisors (UK) Limited	10-Jan-25	yes	13.24	on mkt buy	AUD	ORD	9,085	9,085
BlackRock Asset Management Deutschland AG	13-Jan-25	yes	12.98	on mkt buy	AUD	ORD	5,972	5,972
BlackRock Investment Management (Australia) Limited	14-Jan-25	yes	13.05	on mkt buy	AUD	ORD	1,402	1,402
BlackRock Asset Management Deutschland AG	15-Jan-25	yes	13.12	on mkt buy	AUD	ORD	5,902	5,902
BlackRock Asset Management Deutschland AG	15-Jan-25	yes	13.12	on mkt buy	AUD	ORD	5,902	5,902
BlackRock Asset Management Deutschland AG	16-Jan-25	yes	13.33	on mkt buy	AUD	ORD	2,951	2,951
BlackRock Asset Management Deutschland AG	17-Jan-25	yes	13.16	on mkt buy	AUD	ORD	5,902	5,902
BlackRock Investment Management (Australia) Limited	17-Jan-25	yes	13.16	on mkt buy	AUD	ORD	537	537
BlackRock Institutional Trust Company, National Association	17-Jan-25	yes	13.16	on mkt buy	AUD	ORD	3,759	3,759
APERIO GROUP LLC	17-Jan-25	no	n/a	in specie	AUD	ORD	80,471	80,471
BlackRock Advisors (UK) Limited	21-Jan-25	yes	13.27	on mkt buy	AUD	ORD	29,141	29,141
BlackRock Investment Management (Australia) Limited	21-Jan-25	yes	13.27	on mkt buy	AUD	ORD	5,750	5,750
BlackRock Investment Management (Australia) Limited	22-Jan-25	yes	13.34	on mkt buy	AUD	ORD	293	293
BlackRock Fund Advisors	23-Jan-25	no	n/a	in specie	AUD	ORD	2,889	2,889
BlackRock Advisors (UK) Limited	23-Jan-25	yes	13.29	on mkt buy	AUD	ORD	764	764
BlackRock Investment Management (Australia) Limited	24-Jan-25	yes	13.33	on mkt buy	AUD	ORD	587	587
BlackRock Institutional Trust Company, National Association	28-Jan-25	yes	13.49	on mkt buy	AUD	ORD	79,412	79,412
BlackRock Fund Advisors	28-Jan-25	no	n/a	in specie	AUD	ORD	6,080	6,080
BlackRock Investment Management (Australia) Limited	28-Jan-25	yes	13.44	on mkt buy	AUD	ORD	1,761	1,761
BlackRock Advisors (UK) Limited	28-Jan-25	yes	13.44	on mkt buy	AUD	ORD	764	764
BlackRock Investment Management (Australia) Limited	29-Jan-25	yes	13.40	on mkt buy	AUD	ORD	2,789	2,789
BlackRock Investment Management (Australia) Limited	29-Jan-25	yes	13.40	on mkt buy	AUD	ORD	1,018	1,018
BlackRock Investment Management (Australia) Limited	29-Jan-25	no	n/a	in specie	AUD	ORD	42,094	42,094
BlackRock Investment Management (Australia) Limited	30-Jan-25	yes	13.55	on mkt buy	AUD	ORD	4,600	4,600
BlackRock Asset Management Deutschland AG	30-Jan-25	yes	13.55	on mkt buy	AUD	ORD	2,952	2,952
BlackRock Investment Management (Australia) Limited	30-Jan-25	yes	13.55	on mkt buy	AUD	ORD	7,964	7,964
BlackRock Investment Management (Australia) Limited	31-Jan-25	yes	13.57	on mkt buy	AUD	ORD	63,081	63,081
BlackRock Institutional Trust Company, National Association	31-Jan-25	yes	13.57	on mkt buy	AUD	ORD	7,273	7,273
BlackRock Institutional Trust Company, National Association	31-Jan-25	yes	13.57	on mkt buy	AUD	ORD	5,334	5,334

Holder of Relevant Interest	Date of Acquisition / Trans on a prescribed fin'l mkt		Consideration			Class and number of securities affected	Person's votes affected
			Cash	Non-cash	CCY		
BlackRock Investment Management (Australia) Limited	31-Jan-25	yes	13.58	on mkt buy	AUD	ORD 1,027	1,027
BlackRock Asset Management Deutschland AG	31-Jan-25	yes	13.60	on mkt buy	AUD	ORD 2,953	2,953
BlackRock Fund Advisors	03-Feb-25	no	n/a	in specie	AUD	ORD 642	642
BlackRock Advisors (UK) Limited	03-Feb-25	yes	13.32	on mkt buy	AUD	ORD 5,402	5,402
BlackRock Investment Management (UK) Limited	03-Feb-25	yes	13.32	on mkt buy	AUD	ORD 1,658	1,658
BlackRock Fund Advisors	04-Feb-25	no	n/a	in specie	AUD	ORD 1,926	1,926
BlackRock Asset Management Deutschland AG	04-Feb-25	yes	13.28	on mkt buy	AUD	ORD 5,904	5,904
BlackRock Asset Management Deutschland AG	05-Feb-25	yes	13.30	on mkt buy	AUD	ORD 2,953	2,953
BlackRock Advisors (UK) Limited	05-Feb-25	yes	13.30	on mkt buy	AUD	ORD 738	738
BlackRock Investment Management (Australia) Limited	05-Feb-25	yes	13.30	on mkt buy	AUD	ORD 371	371
BlackRock Investment Management (Australia) Limited	06-Feb-25	yes	13.43	on mkt buy	AUD	ORD 1,402	1,402
BlackRock Advisors (UK) Limited	06-Feb-25	yes	13.43	on mkt buy	AUD	ORD 367	367
BlackRock Advisors (UK) Limited	06-Feb-25	yes	13.43	on mkt buy	AUD	ORD 10,860	10,860
BlackRock Fund Advisors	06-Feb-25	yes	13.43	on mkt buy	AUD	ORD 12,228	12,228
BlackRock Investment Management (Australia) Limited	07-Feb-25	yes	13.50	on mkt buy	AUD	ORD 5,750	5,750
BlackRock Investment Management (Australia) Limited	07-Feb-25	yes	13.50	on mkt buy	AUD	ORD 1,041	1,041
BlackRock Fund Advisors	10-Feb-25	no	n/a	in specie	AUD	ORD 5,376	5,376
BlackRock Fund Advisors	10-Feb-25	no	n/a	in specie	AUD	ORD 3,360	3,360
BlackRock Fund Advisors	10-Feb-25	yes	13.50	on mkt buy	AUD	ORD 41,502	41,502
BlackRock Fund Advisors	11-Feb-25	yes	13.50	on mkt buy	AUD	ORD 990	990
BlackRock Advisors (UK) Limited	12-Feb-25	yes	13.51	on mkt buy	AUD	ORD 3,068	3,068
BlackRock Investment Management (Australia) Limited	12-Feb-25	yes	13.51	on mkt buy	AUD	ORD 7,390	7,390
BlackRock Investment Management (Australia) Limited	12-Feb-25	yes	13.51	on mkt buy	AUD	ORD 1,222	1,222
BlackRock Advisors (UK) Limited	13-Feb-25	yes	13.28	on mkt buy	AUD	ORD 767	767
BlackRock Investment Management (Australia) Limited	14-Feb-25	yes	13.42	on mkt buy	AUD	ORD 6,856	6,856
APERIO GROUP LLC	14-Feb-25	no	n/a	in specie	AUD	ORD 80,471	80,471
BlackRock Investment Management (Australia) Limited	17-Feb-25	yes	11.37	on mkt buy	AUD	ORD 1,150	1,150
BlackRock Financial Management, Inc.	18-Feb-25	yes	11.03	on mkt buy	AUD	ORD 7,799	7,799
BlackRock Advisors (UK) Limited	18-Feb-25	no	n/a	collateral transfer	AUD	ORD 1	1
BlackRock Fund Advisors	19-Feb-25	no	n/a	in specie	AUD	ORD 2,312	2,312
BlackRock Asset Management Deutschland AG	19-Feb-25	yes	11.04	on mkt buy	AUD	ORD 2,963	2,963
BlackRock Investment Management (Australia) Limited	19-Feb-25	yes	11.04	on mkt buy	AUD	ORD 45,933	45,933
BlackRock Fund Advisors	20-Feb-25	no	n/a	in specie	AUD	ORD 555	555
BlackRock Advisors (UK) Limited	20-Feb-25	yes	10.98	on mkt buy	AUD	ORD 226	226
BlackRock Investment Management (Australia) Limited	21-Feb-25	yes	10.93	on mkt buy	AUD	ORD 8,625	8,625
BlackRock Investment Management (Australia) Limited	21-Feb-25	yes	10.93	on mkt buy	AUD	ORD 1,402	1,402
BlackRock Advisors (UK) Limited	21-Feb-25	yes	10.93	on mkt buy	AUD	ORD 4,929	4,929
BlackRock Fund Advisors	24-Feb-25	no	n/a	in specie	AUD	ORD 1,656	1,656
BlackRock Asset Management Deutschland AG	24-Feb-25	yes	11.10	on mkt buy	AUD	ORD 2,856	2,856
BlackRock Investment Management (Australia) Limited	25-Feb-25	yes	10.96	on mkt buy	AUD	ORD 1,549	1,549
BlackRock Investment Management (Australia) Limited	28-Feb-25	yes	10.72	on mkt buy	AUD	ORD 12,475	12,475
BlackRock Institutional Trust Company, National Association	28-Feb-25	yes	10.72	on mkt buy	AUD	ORD 4,584	4,584
BlackRock Investment Management (UK) Limited	28-Feb-25	yes	10.72	on mkt buy	AUD	ORD 6,258	6,258
BlackRock Investment Management (Australia) Limited	03-Mar-25	yes	10.73	on mkt buy	AUD	ORD 4,600	4,600
BlackRock Fund Advisors	04-Mar-25	no	n/a	in specie	AUD	ORD 2,104	2,104
BlackRock Asset Management Deutschland AG	04-Mar-25	yes	10.64	on mkt buy	AUD	ORD 2,971	2,971
BlackRock Fund Advisors	05-Mar-25	no	n/a	in specie	AUD	ORD 4,188	4,188
BlackRock Fund Advisors	05-Mar-25	no	n/a	in specie	AUD	ORD 2,856	2,856
BlackRock Investment Management (Australia) Limited	05-Mar-25	yes	10.50	on mkt buy	AUD	ORD 7,003	7,003

Holder of Relevant Interest	Date of Acquisition / Trans on a prescribed fin'l mkt		Consideration			Class and number of securities affected	Person's votes affected
			Cash	Non-cash	CCY		
BlackRock Investment Management (Australia) Limited	06-Mar-25	yes	10.46	on mkt buy	AUD	ORD 644	644
BlackRock Investment Management (Australia) Limited	06-Mar-25	yes	10.46	on mkt buy	AUD	ORD 15,102	15,102
BlackRock Investment Management (Australia) Limited	06-Mar-25	yes	10.46	on mkt buy	AUD	ORD 2,891	2,891
BlackRock Asset Management Deutschland AG	07-Mar-25	yes	10.33	on mkt buy	AUD	ORD 2,959	2,959
BlackRock Asset Management Deutschland AG	07-Mar-25	yes	10.33	on mkt buy	AUD	ORD 5,918	5,918
BlackRock Asset Management Deutschland AG	07-Mar-25	yes	10.33	on mkt buy	AUD	ORD 14,795	14,795
BlackRock Asset Management Deutschland AG	07-Mar-25	yes	10.33	on mkt buy	AUD	ORD 13,439	13,439
BlackRock Asset Management Deutschland AG	10-Mar-25	yes	10.37	on mkt buy	AUD	ORD 8,868	8,868
BlackRock Institutional Trust Company, National Association	11-Mar-25	yes	10.24	on mkt buy	AUD	ORD 109,707	109,707
BlackRock Asset Management Deutschland AG	11-Mar-25	yes	10.27	on mkt buy	AUD	ORD 11,824	11,824

This is Annexure C of 1 page referred to in form 603 Notice of initial substantial shareholder

13-Mar-25

Jack Tuberosa,
Authorised Signatory

Date

7. Addresses

The addresses of persons named in this form are as follows:

Name	Address
BlackRock Group	
BlackRock Inc.	50 Hudson Yards New York, NY 10001 USA
BlackRock Advisors (UK) Limited	12 Throgmorton Avenue. London, EC2N 2DL, United Kingdom
BlackRock Asset Management Canada Limited	161 Bay Street, Suite 2500 Toronto, Ontario M5J 2S1 Canada
BlackRock Asset Management Deutschland AG	Max-Joseph-Straße 6 D-80333 Munich, Germany
BlackRock Asset Management North Asia Limited	15/F, 16/F, 17/F Citibank Tower & 17/F ICBC Tower, 3 Garden Road, Central, Hong Kong
BlackRock Capital Management, Inc.	251 Little Falls Dr Wilmington, DE 19808-1674
BlackRock Financial Management, Inc.	251 Little Falls Dr Wilmington, DE 19808-1674
BlackRock Fund Advisors	400 Howard Street San Francisco, CA, 94105 United States
BlackRock Institutional Trust Company, National Association	1225 17th Street, Suite 300, Denver, CO 80202 (Colorado, USA)
BlackRock Investment Management (Australia) Limited	Level 37 Chifley Tower, 2 Chifley Square, Sydney NSW 2000 Australia
BlackRock Investment Management (UK) Limited	12 Throgmorton Avenue London EC2N 2DL United Kingdom
BlackRock Investment Management, LLC	251 Little Falls Dr Wilmington, DE 19808-1674
APERIO GROUP LLC	2710 Gateway Oaks Drive, Suite 150N, Sacramento, CA 95833-3505

This is Annexure D of 3 pages referred to in form 603 Notice of initial substantial shareholder

Jack Tuberosa, Authorised Signatory
Date

13-Mar-2025

Type of agreement:	Global Master Securities Lending Agreement, Overseas Securities Lending Agreement or Master Securities Lending Agreement.
Parties to agreement:	The relevant counterparty as described in the lists of Securities Lending Agreements entered into by BlackRock Advisors Limited and BlackRock Institutional Trust Corporation, N.A., respectively, on the following page.
Transfer date:	The date of the relevant transaction identified as a collateral transfer referred to in Annexure B to form 603.
Holder of voting rights:	The Borrower.
Are there any restrictions on voting rights? If yes, detail	Yes. Collateral is held through a tripartite structure under which the triparty collateral manager will not act in respect of voting rights unless it receives instructions to do so from the Borrower.
Scheduled return date (if any):	The date of the relevant transaction referred to in Annexure B to form 603.
Does the borrower have the right to return early? If yes, detail	Yes. The Borrower is entitled to substitute existing collateral with other equities at any time.
Does the lender have the right to recall early? If yes, detail	Yes, at notice.
Will the securities be returned on settlement? If yes, detail any exceptions	Yes.

A copy of the relevant agreement will be provided to BENDIGO AND ADELAIDE BANK LTD or the Australian Securities and Investments Commission upon request.

Securities Lending Agreements

Agreements entered into between BlackRock Advisors Limited and each of the following counterparties:

- (a) Bank of Nova Scotia, London Branch GMSLA, 25 August 2011
- (b) Barclays Bank plc GMSLA, 9 April 2104
- (c) Barclays Capital Securities Limited GMSLA, 2 December 2012
- (d) BNP Paribas Arbitrage GMSLA, 30 May 2013
- (e) BNP Paribas GMSLA, 8 May 2007
- (f) Citigroup Global Markets Limited GMSLA, 18 January 2007
- (g) Credit Suisse AG, Dublin Branch GMSLA, 28 September 2015
- (h) Credit Suisse International GMSLA, 10 March 2014
- (i) Credit Suisse Securities (Europe) Limited GMSLA, 26 August 2015
- (j) Deutsche Bank AG, London Branch GMSLA, 25 August 2017
- (k) Goldman Sachs International GMSLA, 2nd August 2022
- (l) HSBC Bank plc GMSLA GMSLA, 27 October 2016
- (m) ING Bank N.V. GMSLA, 12 November 2018
- (n) J.P. Morgan Securities plc GMSLA, 12 July 2011
- (o) Macquarie Bank Limited GMSLA, 18 August 2014
- (p) Merrill Lynch International GMSLA, 3 February 2020
- (q) Morgan Stanley & Co International plc GMSLA, 9 June 2021
- (r) Natixis SA GMSLA, 29 January 2018
- (s) Nomura International plc GMSLA, 2 November 2011
- (t) Royal Bank of Canada Europe Limited GMSLA, 3 February 2017
- (u) Royal Bank of Scotland plc (renamed to Natwest Markets Plc) GMSLA, 1 April 2011
- (v) Santander UK Plc GMSLA, 25 January 2019
- (w) Societe Generale GMSLA, 27 January 2012
- (x) UBS AG GMSLA, 28 April 2016
- (y) UBS Europe SE GMSLA, 1 February 2019
- (z) BAL/Banco Santander, S.A. GMSLA, 30 April 2019
- (aa) Canadian Imperial Bank of Commerce, London Branch GMSLA, 21 June 2019
- (bb) Zürcher Kantonalbank GMSLA, 30 October 2019
- (cc) The Hongkong and Shanghai Banking Corporation Limited GMSLA, 7 February 2020
- (dd) BNP Paribas Prime Brokerage International Limited GMSLA 19 October 2021
- (ee) Jefferies International Limited GMLSA 22 June 2023

Agreements entered into by BlackRock Institutional Trust Corporation, N.A. and each of the following counterparties:

- a. Bank of Nova Scotia GMSLA, December 6, 2016
- b. Barclays Bank plc GMSLA, April 24, 2017
- c. Barclays Capital Securities Limited GMSLA, March 15, 2017
- d. BNP Paribas Arbitrage GMSLA, June 5, 2017
- e. Citigroup Global Markets Limited GMSLA, June 3, 2015
- f. Credit Suisse AG, Dublin Branch GMSLA, October 14, 2015
- g. Credit Suisse International GMSLA, April 4, 2020
- h. Credit Suisse Securities (Europe) Limited GMSLA, October 2, 2015
- i. Deutsche Bank AG, London Branch GMSLA, June 7, 2017
- j. Goldman Sachs International GMSLA, February 20, 2023
- k. HSBC Bank plc GMSLA, February 12, 2013
- l. J.P. Morgan Securities plc GMSLA, October 4, 2016
- m. J.P. Morgan Securities plc GMSLA (Pledge), July 1, 2020
- n. Macquarie Bank Limited GMSLA, October 3, 2016
- o. Merrill Lynch International GMSLA, February 19, 2014
- p. Morgan Stanley & Co International plc GMSLA, November 16, 2021
- q. Nomura International plc GMSLA 03 August 2018
- r. Societe Generale GMSLA, September 28, 2016
- s. UBS AG GMSLA, May 26, 2016
- t. UBS AG GMSLA (Pledge), June 2, 2020
- u. UBS Europe SE GMSLA, 1 February 2019
- v. The Hongkong and Shanghai Banking Corporation Limited GMSLA, 22 February 2019
- w. RBC Europe Limited GMSLA, 4 February 2019
- x. ING BANK N.V. GMSLA, 27 February, 2019
- y. BANCO SANTANDER, S.A. GMSLA, 11 September, 2019
- z. Credit Suisse A.G., Singapore Branch GMSLA, 25 October, 2019

- aa. Natixis S.A. GMSLA, November 21, 2019.
- bb. CREDIT SUISSE INTERNATIONAL GMSLA, 4 April 2020
- cc. BNP Paribas Prime Brokerage International Limited GMSLA 22 November 2021

These counterparties do not pledge Australian equities:

- (a) Merrill Lynch, Pierce, Fenner Smith Incorporated

These counterparties do not have any business with us anymore although may have done previously:

- (a) Morgan Stanley Securities Limited (No Business) OSLA 15 March 1999

Royal Bank of Scotland N.V. **GMSLA, 12 October 2011 – No Business, superseded by Royal Bank of Scotland PLC**